

Form 149

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

In re:

**Kimberly A. Mosley**  
aka **Kim A. Mosley**  
Debtor(s)

Bankruptcy Case No.: 21-20916-GLT  
Issued Per 10/28/2021 Proceeding  
Chapter: 13  
Docket No.: 31 - 5  
Concil. Conf.: October 28, 2021 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated April 12, 2021 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. *A final plan conciliation conference will be held on Oct. 28, 2021 at 10:00 AM, in remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteewdpa.com.* If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to it's administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PA Rev Claim No. 1 .
- H. Additional Terms:

***(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:***

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

**(3.) IT IS FURTHER ORDERED THAT:**

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

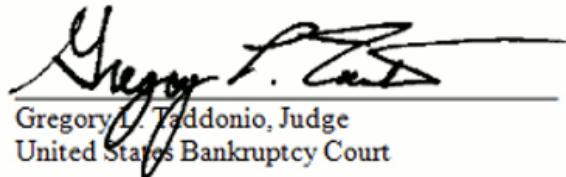
**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any *secured claim* that is secured by the subject property, unless directed otherwise by further Order of Court.



\_\_\_\_\_  
Gregory L. Taddonio, Judge  
United States Bankruptcy Court

Dated: October 29, 2021

cc: All Parties in Interest to be served by Clerk in seven (7) days

## Certificate of Notice Page 4 of 7

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Kimberly A. Mosley

Debtor

Case No. 21-20916-GLT

Chapter 13

District/off: 0315-2

User: dbas

Page 1 of 4

Date Rcvd: Oct 29, 2021

Form ID: 149

Total Noticed: 50

The following symbols are used throughout this certificate:

**Symbol**

**Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**CERTIFICATE OF NOTICE****Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 31, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Kimberly A. Mosley, 2 Thorncrest Drive, Pittsburgh, PA 15235-5213
15364683	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
15382348	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15364684	+ Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15364685	+ Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15369759	+ P.A.A.C. Transit Div., FCU, 219 Fort Pitt Blvd., Second Fl., Pittsburgh, PA 15222-1559
15364707	++ PRESSLER FELT & WARSHAW LLP, 7 ENTIN RD, PARSIPPANY NJ 07054-5020 address filed with court:, Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15364700	+ Paac Trans Division FCU, 219 Fort Pitt Blvd, Pittsburgh, PA 15222-1559

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: rmscedi@recoverycorp.com	Oct 29 2021 23:32:53	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15364681	+ Email/Text: backoffice@affirm.com	Oct 29 2021 23:24:00	Affirm, 650 California Street, Floor 12, San Francisco, CA 94108-2716
15364691	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 29 2021 23:24:00	Citizens Bank, One Citizens Drive, Ms: Rop 15b, Riverside, RI 02915
15367380	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 29 2021 23:24:00	Citizens Bank N.A., One Citizens Bank Way JCA115, Johnston, RI 02919
15364686	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2021 23:32:57	Capital One/Boscovs, Po Box 31293, Salt Lake City, UT 84131-0293
15364687	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 29 2021 23:32:57	Capital One/boscovs, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15364688	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 29 2021 23:32:59	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15364689	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 29 2021 23:32:54	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15364690	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 29 2021 23:24:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15364692	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Oct 29 2021 23:24:00	Comenity Bank/Ashley Stewart, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
15364693	+ Email/Text: kthompson@crownasset.com	Oct 29 2021 23:24:00	Crown Asset Management, LLC, 3100 Breckinridge Blvd #725, Duluth, GA 30096-7605
15386482	+ Email/Text: kburkley@bernsteinlaw.com	Oct 29 2021 23:24:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

District/off: 0315-2

User: dbas

Page 2 of 4

Date Rcvd: Oct 29, 2021

Form ID: 149

Total Noticed: 50

15364694	+ Email/Text: bankruptcy@firstelectronic.com	Oct 29 2021 23:24:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
15364695	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Oct 29 2021 23:24:00	Genesis FS Card Services/Wayfair, c/o First Electronic Bank, Po Box 4499, Beaverton, OR 97076-4499
15371613	+ Email/Text: bankruptcy@sccompanies.com	Oct 29 2021 23:24:00	K. Jordan, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15364697	+ Email/Text: PBNCNotifications@perituservices.com	Oct 29 2021 23:24:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15364696	+ Email/Text: PBNCNotifications@perituservices.com	Oct 29 2021 23:24:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15364698	+ Email/Text: bankruptcy@sccompanies.com	Oct 29 2021 23:24:00	Monroe & Main, 1112 7th Ave, Monroe, WI 53566-1364
15364699	+ Email/Text: bankruptcy@sccompanies.com	Oct 29 2021 23:24:00	Monroe & Main, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15376435	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC BANK, NATIONAL ASSOCIATION, P.O. Box 94982, Cleveland, OH 44101
15364703	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15364702	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15364701	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15387440	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
15364704	Email/Text: Bankruptcy.Notices@pnc.com	Oct 29 2021 23:24:00	Pnc Mortgage, Attn: Bankruptcy, Po Box 8819, Dayton, OH 45401
15364705	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2021 23:32:58	Portfolio Recovery Associates, LLC, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15364706	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2021 23:32:58	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15384718	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 29 2021 23:32:58	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15364707	Email/Text: signed.order@pfwattorneys.com	Oct 29 2021 23:24:00	Pressler, Felt & Warshaw LLP, 7 Entin Road, Parsippany, NJ 07054-5020
15366089	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2021 23:24:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15380254	Email/Text: bnc-quantum@quantum3group.com	Oct 29 2021 23:24:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15374539	Email/Text: bnc-quantum@quantum3group.com	Oct 29 2021 23:24:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
15364708	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:51	Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
15364709	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	Synch/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15386308	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15364710	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:51	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

District/off: 0315-2

User: dbas

Page 3 of 4

Date Rcvd: Oct 29, 2021

Form ID: 149

Total Noticed: 50

15365034	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15364711	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:51	Synchrony Bank/JCPenney, Po Box 965007, Orlando, FL 32896-5007
15364712	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:52	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15364713	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:52	Synchrony Bank/Lowes, Po Box 965005, Orlando, FL 32896-5005
15364714	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:57	Synchrony Bank/Sams Club, Po Box 965005, Orlando, FL 32896-5005
15364715	+ Email/PDF: gecsed@recoverycorp.com	Oct 29 2021 23:32:51	Synchrony Bank/Sams Club, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15386253	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 29 2021 23:32:47	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15364682	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 31, 2021

Signature: /s/Joseph Speetjens


---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 29, 2021 at the address(es) listed below:

Name	Email Address
Kenneth Steidl	on behalf of Debtor Kimberly A. Mosley julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bersteinlaw.com jbluemle@bersteinlaw.com
Maria Miksich	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION mmiksich@kmllawgroup.com

District/off: 0315-2

User: dbas

Page 4 of 4

Date Rcvd: Oct 29, 2021

Form ID: 149

Total Noticed: 50

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeccf@chapter13trusteewdpa.com

TOTAL: 5